

<i>SERFF Tracking Number:</i>	<i>FARM-125559652</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Farmers Insurance Exchange</i>	<i>State Tracking Number:</i>	<i>#? \$50</i>
<i>Company Tracking Number:</i>	<i>FAR0840-101900</i>		
<i>TOI:</i>	<i>04.0 Homeowners</i>	<i>Sub-TOI:</i>	<i>04.0000 Homeowners Sub-TOI Combinations</i>
<i>Product Name:</i>	<i>F-AR-2008-HO-F</i>		
<i>Project Name/Number:</i>	<i>J6501 - ID Fraud/F-07-104</i>		

Filing at a Glance

Company: Farmers Insurance Exchange
Product Name: F-AR-2008-HO-F
TOI: 04.0 Homeowners
Sub-TOI: 04.0000 Homeowners Sub-TOI
Combinations
Filing Type: Form

SERFF Tr Num: FARM-125559652 State: Arkansas
SERFF Status: Closed State Tr Num: #? \$50
Co Tr Num: FAR0840-101900 State Status: Fees verified

Co Status: Reviewer(s): Becky Harrington,
Betty Montesi, Brittany Yielding

Authors: Anahit Bekarian, Jeanette Disposition Date: 03/21/2008

Campion, Gayane Rupchian, Mina
Villegas, Chris SalvaCruz, Edmond
Balaian, Karen Lacy

Date Submitted: 03/20/2008

Disposition Status: Approved

Effective Date Requested (New): 08/01/2008

Effective Date (New): 08/01/2008

Effective Date Requested (Renewal): 08/01/2008

Effective Date (Renewal):
08/01/2008

State Filing Description:

General Information

Project Name: J6501 - ID Fraud
Project Number: F-07-104

Status of Filing in Domicile: Authorized
Domicile Status Comments: Filing approved on
01-16-08

Reference Organization:

Reference Number:

Reference Title:

Advisory Org. Circular:

Filing Status Changed: 03/21/2008

State Status Changed: 03/21/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

Cover memo is attached as separate item in the Supporting Document header

SERFF Tracking Number:	FARM-125559652	State:	Arkansas
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Product Name:	F-AR-2008-HO-F		
Project Name/Number:	J6501 - ID Fraud/F-07-104		

Company and Contact

Filing Contact Information

Feliksa Barran, Manager - Business Implementation 4700 Wilshire Blvd. Los Angeles, CA 90010	Feliksa_Barran@farmersinsurance.com (323) 932-3056 [Phone]
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Filing Company Information

Farmers Insurance Exchange 4680 Wilshire Blvd. Los Angeles, CA 90010 (323) 932-3056 ext. [Phone]	CoCode: 21652 Group Code: 212 Group Name: FEIN Number: 95-2575893 -----	State of Domicile: California Company Type: State ID Number:
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Filing Fees

Fee Required?	Yes
Fee Amount:	\$50.00
Retaliatory?	No
Fee Explanation:	Check will be mailed on 03/20/2008
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Farmers Insurance Exchange	\$0.00	03/20/2008	

CHECK NUMBER	CHECK AMOUNT	CHECK DATE
3010692727	\$50.00	02/27/2008

<i>SERFF Tracking Number:</i>	<i>FARM-125559652</i>	<i>State:</i>	<i>Arkansas</i>
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Becky Harrington	03/21/2008	03/21/2008

SERFF Tracking Number: *FARM-125559652*

State: *Arkansas*

Filing Company: *Farmers Insurance Exchange*

State Tracking Number: *#? \$50*

Company Tracking Number: *FAR0840-101900*

TOI: *04.0 Homeowners*

Sub-TOI: *04.0000 Homeowners Sub-TOI Combinations*

Product Name: *F-AR-2008-HO-F*

Project Name/Number: *J6501 - ID Fraud/F-07-104*

Disposition

Disposition Date: 03/21/2008

Effective Date (New): 08/01/2008

Effective Date (Renewal): 08/01/2008

Status: Approved

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number:	FARM-125559652	State:	Arkansas
Filing Company:	Farmers Insurance Exchange	State Tracking Number:	#? \$50
Company Tracking Number:	FAR0840-101900		
TOI:	04.0 Homeowners	Sub-TOI:	04.0000 Homeowners Sub-TOI Combinations
Product Name:	F-AR-2008-HO-F		
Project Name/Number:	J6501 - ID Fraud/F-07-104		

Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Approved	Yes
Supporting Document	Cover memo	Approved	Yes
Form	Identity Management Services Endorsement	Approved	Yes

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Filing Company:	Farmers Insurance Exchange	State Tracking Number:	#? \$50
Company Tracking Number:	FAR0840-101900		
TOI:	04.0 Homeowners	Sub-TOI:	04.0000 Homeowners Sub-TOI Combinations
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Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	Identity Management Services Endorsement	93-6501	10-07	Endorsement New/Amendment/Conditions		51.40	J6501, 1sted.pdf

Identity Management Services Endorsement

For an additional premium, this endorsement adds the following services to **SECTION I – EXTENSIONS OF COVERAGE**:

Resolution Service;
Credit and Public Records Monitoring Services;
Identity or Travel Document Replacement Service; and
Document Replacement Service.

Unless otherwise stated, these services are subject to all the policy terms, exclusions, deductibles and conditions.

For purposes of this endorsement only, the following definitions are added:

Account takeover – means the unauthorized takeover by a third party of one or more of an **insured's** personal accounts, including, but not limited to, deposit accounts, credit card accounts, debit card accounts, ATM cards, or lines of credit.

Advocacy services – means those resolution services performed by an **advocate**, including but not limited to, assisting with placing a fraud alert with the credit bureaus, placing security freezes in states that have them, notification to credit bureaus of fraud, and working to resolve **account takeover** or **identity fraud loss**. These services do not pay or reimburse fees, costs, expenses or losses to any **insured**.

Advocate – means a third party professional we retain to help an **insured** resolve the fraudulent use of their personal and financial information and restore it to pre-loss status.

Identity or travel documents – means tangible personal property in the form of cards, documents, booklets, forms, licenses or tickets which identifies an individual person or permits non-**business** travel. It includes, but is not limited to, passports and visas; governmental issued pictured identification cards; driver's license; tickets for transportation; personal credit cards, debit cards, check cards and social security cards; personal blank checks; and personal traveler's checks.

Identity fraud loss – means covered loss set forth under **SECTION I – EXTENSIONS OF COVERAGE, 9. Identity fraud**, subsection a. and d.

Identity fraud expense coverage – refers to covered costs and expenses set forth under **SECTION I – EXTENSIONS OF COVERAGE, 9. Identity fraud**, subsections b. through e.

Proactive inquiry – means an inquiry from an **insured** arising from the loss or theft of nonpublic personal information of an **insured** by events including, but not limited to, the loss of a credit card, debit card, ATM card, checkbook, driver's license, or passport; the loss

of a wallet, purse or briefcase containing any of the foregoing; or receipt of a third party notice of security breach or database compromise.

Under **SECTION I – EXTENSIONS OF COVERAGE, 9. Identity fraud**, paragraph c., the \$100 deductible is deleted.

Under **SECTION I – EXTENSIONS OF COVERAGE, 9. Identity fraud**, paragraph e.(2) is deleted and replaced with the following:

- (2) arising from any fraudulent, dishonest or criminal act by an **insured**, any person acting in concert with an **insured**, or any authorized representative of an **insured**, regardless of whether any of these act alone or in collusion with others; or

Resolution Service

We will provide, through an **advocate**, **advocacy services** for an **insured** if that **insured**:

1. experiences an **identity fraud loss** or **account takeover**;
2. thinks he or she has experienced an **identity fraud loss** or **account takeover**; or
3. has a **proactive inquiry** and wants to talk to or have the assistance of an **advocate**.

The actual or perceived **identity fraud loss** or **account takeover** must be:

1. the direct result of an act which first commences during the policy period; and
2. reported to us within 90 days after the date of discovery.

Any act of or series of acts committed by any person(s) or in which any person(s) is involved or implicated is considered to be one loss event, even if a series of acts continue into later policy periods. The **insured** must comply with his or her duties as set forth in **Section I – Property Conditions, 3. Duties after loss**, and **Section I – Extensions of Coverage, 9. Identity Fraud**, subsection c.

This service does not pay or reimburse fees, expenses, costs or losses to any **insured**. This service does not apply to the acceptance of counterfeit money. No deductible applies to this service.

Advocacy services are provided for an **identity fraud loss**, **account takeover**, or **proactive inquiry** for up to twelve consecutive months from the start of such services.

Each **insured** has the duty to use and maintain security for their computer system. This includes the use of passwords, firewalls and anti-virus software and the proper disposal of used hard drives or other storage media such as, but not limited to, CD ROMS, DVD ROMs, thumb drives, floppy disks or zip disks.

We do not warrant that these services will end or solve all problems related to or prevent future **identity fraud loss** or **account takeover**.

Credit and Public Records Monitoring Services

Under these services, an **advocate** will provide the **insureds** you designate with the means to electronically obtain:

1. an annual copy of those **insureds'** personal credit and public records reports; and

2. services that will monitor and alert the designated **insureds** when an inquiry or change is made to those **insureds'** credit and public records files.

This information can be used to detect fraudulent action on those **insureds'** credit and public records files. It will be sent to an email address you designate.

The public records monitoring service applies to the following public records files, where allowed by applicable state and federal law:

1. personal information such as name, age and social security number;
2. past and current addresses;
3. real property ownership;
4. automobile, watercraft, aircraft and voter registrations;
5. bankruptcies, liens, and judgments;
6. criminal convictions; and
7. drivers and professional licenses.

You must sign up for these services on an annual basis and designate up to two specific **insureds** each year, if you choose to renew these services. These services are only available for the two designated **insureds**. No deductible applies to these services.

Identity or Travel Document Replacement Service

We will have an **advocate** assist an **insured** in canceling, if necessary, and replacing existing **identity or travel documents** if:

1. they are lost, misplaced, stolen or destroyed during the policy period while away from the **residence premises**; and
2. the loss or damage of these documents prevents an **insured** from traveling.

The loss or damage must be reported within twelve months from the date of loss. Any act of or series of acts committed by any person(s) or in which any person(s) is involved or implicated is considered to be one loss event, even if a series of acts continue into later policy periods.

This service does not apply to any personal property:

1. that is not **identity or travel documents**; or
2. in which **identity or travel documents** are stored, kept or maintained.

This service does not pay or reimburse fees, costs, expenses or losses to any **insured**. This includes, but is not limited to:

1. fees, costs or expenses to replace any **identity or travel documents**;
2. fees, costs or expenses to reschedule travel as a result of a loss of **identity or travel documents**;
3. any living costs or expenses, whether incurred or not, claimed or which could be claimed:
 - a. under **COVERAGE D – LOSS OF USE**; or
 - b. while working with an **advocate** to replace **identity or travel documents**.

No deductible applies to this service.

Document Replacement Service

We will have an **advocate** assist an **insured** in replacing documents:

1. that establish an **insured's** personal identity to financial companies and governmental agencies, only if
2. those documents are damaged or destroyed in a covered loss on the **residence premises**.

This service applies to the following personal documents:

1. driver's licenses;
2. passports;
3. birth certificates, marriage certificates, or divorce decrees;
4. title documents for vehicles, real property, watercraft and personal property;
5. military discharge documents;
6. credit cards, debit cards, check cards and social security cards;
7. blank checks; and
8. travelers' checks.

This service does not apply to any documents that cannot be replaced. We are not responsible for the delays of agencies that replace these documents. This service does not pay or reimburse expenses, fees, costs or losses to any **insured**. This service is not title insurance. No deductible applies to this service.

Additional Exclusions for these Services

These services do not apply if they arise:

1. from or are in any way connected to any **business** engaged in by any **insured**;
2. from any fraudulent, dishonest or criminal act by an **insured**, any person acting in concert with an **insured**, or any authorized representative of an **insured**, regardless of whether any of these act alone or in collusion with others; or
3. out of use of any card, identification or information by a resident of the **residence premises** or a relative of the **insured** which enables any of the activities for which services are requested.

Additional Conditions for these Services

1. We reserve the right to change the **advocate** providing these services at our sole discretion.
2. Any **insured** seeking help under any of these services:
 - a. must cooperate with the **advocate** and us. An **insured** must permit the **advocate** to make calls on his or her behalf to resolve the loss;
 - b. if applicable, must file a fraud victim's affidavit within thirty days from the **advocate's** request; and
 - c. must be willing to prosecute the person responsible for the fraud if identified by authorities or known to the **insured**.

This endorsement is part of your policy. It supersedes and controls anything to the contrary. It is otherwise subject to all other terms of the policy.

SERFF Tracking Number: FARM-125559652

State: Arkansas

Filing Company: Farmers Insurance Exchange

State Tracking Number: #? \$50

Company Tracking Number: FAR0840-101900

TOI: 04.0 Homeowners

Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations

Product Name: F-AR-2008-HO-F

Project Name/Number: J6501 - ID Fraud/F-07-104

Supporting Document Schedules

Satisfied -Name: Uniform Transmittal Document-
Property & Casualty

Review Status:

Approved 03/21/2008

Comments:

Attachment:

P&C transmittal.pdf

Satisfied -Name: Cover memo

Review Status:

Approved 03/21/2008

Comments:

Attachment:

Cover memo.pdf


Property & Casualty Transmittal Document

1. Reserved for Insurance Dept. Use Only	2. Insurance Department Use only	
	a. Date the filing is received:	
	b. Analyst:	
	c. Disposition:	
	d. Date of disposition of the filing:	
	e. Effective date of filing:	
	New Business	
	Renewal Business	
	f. State Filing #:	
	g. SERFF Filing #:	
h. Subject Codes		

3. Group Name	Farmers Insurance Group of Companies				Group NAIC # 0212
4. Company Name(s)	Domicile	NAIC #	FEIN #		
Farmers Insurance Exchange.	CA	21652	95-2575893	0212	

5. Company Tracking Number	FAR0840-101900
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Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

6. Name and address	Title	Telephone #s	FAX #	e-mail
Mark Putich 4700 Wilshire Blvd. Los Angeles, CA 90010	Personal Lines Contracts	(209) 834-6343	(323) 932-4725	
7. Signature of authorized filer				
8. Please print name of authorized filer		Mina Villegas		

Filing information (see General Instructions for descriptions of these fields)

9. Type of Insurance (TOI)	Homeowners			
10. Sub-Type of Insurance (Sub-TOI)	Homeowners Sub-TOI Combinations			
11. State Specific Product code(s)(if applicable)[See State Specific Requirements]	4.0 / 4.0000			
12. Company Program Title (Marketing title)	ID Fraud			
13. Filing Type	<input type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input type="checkbox"/> Rates/Rules <input checked="" type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (entire manual pages)			
14. Effective Date(s) Requested	New:	8/1/2008	Renewal:	8/1/2008
15. Reference Filing?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
16. Reference Organization (if applicable)				
17. Reference Organization # & Title				
18. Company's Date of Filing	March 20, 2008			
19. Status of filing in domicile	<input type="checkbox"/> Not Filed <input type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved			

Property & Casualty Transmittal Document—

20.	This filing transmittal is part of Company Tracking #	
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21.	Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]
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See cover memo.

22.	Filing Fees (Filer must provide check # and fee amount if applicable) [If a state requires you to show how you calculated your filing fees, place that calculation below]
<p>Check #: 3502725771 Amount: \$50.00</p> <p>Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.</p>	

***Refer to the each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)



FARMERS

4700 Wilshire Blvd.
Los Angeles, CA 90010
Bus: (209) 834-6343

www.farmersinsurance.com

March 19, 2008

Honorable Julie Benafield Bowman
Commissioner of Insurance
Arkansas Insurance Department
1200 West Third Street
Little Rock, Arkansas 72201-1904

Attn: Property and Casualty

Subject: Homeowners Form J6501 Identity Management Services

COMPANY	Reference Number	NAIC No.	GROUP No.
Farmers Insurance Exchange	FAR0840-101900	21652	0212

Dear Commissioner:

On behalf of Farmers Insurance Exchange, we respectfully submit for your review and approval a Homeowners form for our Farmers Next GenerationSM Homeowners product.

With this submission, we propose the introduction of a new optional endorsement – “**Identity Management Services Endorsement**” – **J6501, 1st Edition**. This endorsement allows Farmers to provide assistance to insureds when they experience an identity fraud loss, an account takeover, loss of identity and travel documents, and loss of other valuable documents. We also provide the insured with a means to track their own credit and public records.

This endorsement provides a professional to service the insured. The professional gathers and documents support for losses involving claims of identity fraud, or the loss of documents while at home or while traveling. They do not pay any fees or expenses to or on behalf of the insured, but rather assist the insured as they process the needed forms. These services will save insureds much time and confusion in times of emergency.

*Our targeted effective date for this proposal is **August 1, 2008** for new business and renewals.*

If you have any questions, please contact me (209) 834-6343.

Very truly yours,

Mark Putich
Contracts Development Manager